Thrift Financial Report
1998
List of Changes to the Form

The date in the header of each page was changed to 1998 and the revision date in all footers was changed to February 1998.

Lines Deleted

CC440	Letters of Credit: Standby, Collateralized by Cash or Segregated Accounts
CC450	Letters of Credit: Other Standby
CC460	Balance of Assets Sold with Recourse
CCR132	Subtotal - Tangible Capital
CCR10	Tangible Capital
CCR160	Subtotal - Tangible Capital
CCR15	Tangible Assets
CCR17	Tangible Capital Requirement
CCR19	Amount of Tangible Capital Greater Than (Less Than) Requirement
CCR200	Subtotal - Tangible Capital
CCR225	Subtotal - Core (Tier 1) Capital
CCR230	Disallowed Servicing Assets and Deferred Tax Assets
CCR240	Subtotal - Tangible Assets
CCR252	Subtotal - Adjusted Tangible Assets
CCR255	Disallowed Servicing Assets and Deferred Tax Assets
CCR29	Amount of Core Capital Greater Than (Less Than) Requirement
CCR65	Total Risk-Weight Assets
CCR70	Fully Capitalized Items
CCR90	Amount of Risk-based capital Greater (Less Than) Requirement

Lines Added

CC435	Letters of Credit: Standby, Not Included on CC465 or CC468
CC455	Total Principal Amount of Off-Balance-Sheet Assets Covered by Recourse Obligations or Direct Credit Substitutes
CC465	Amount of Direct Credit Substitutes on Assets in CC455
CC468	Amount of Recourse Obligations on Assets in CC455
SQ320	Does the reporting association have a Subchapter S election in effect for Federal income tax purposes for the current tax year?
CCR302	Unrealized Gains on Available-for-Sale Equity Securities
CCR375	Low-Level Recourse Deduction

CCR605	Low-Level Recourse Amount (Before Risk-weighting)
CCR62	Low-Level Recourse Risk-weighted Assets (Generated in the software)
CCR64	Assets to Risk-weight (Generated in the software)
CCR75	Subtotal Risk-weighted Assets (Generated in the software)
CCR78	Total Risk-weighted Assets (Generated in the software)
CCR810	Tier 1 Leverage Capital Ratio (Generated in the software)
CCR820	Total Risk-Based Capital Ratio (Generated in the software)
CCR830	Tier 1 Risk-Based Capital Ratio (Generated in the software)
CCR840	Tangible Equity Capital Ratio (Generated in the software)

Captions Changed (New Caption Listed)

SC140	Equity Securities Subject to SFAS No. 115
SC170	Federal Funds Sold and Securities Purchased Under Agreements to Resell
SC50	Equity Investments Not Subject to SFAS No. 115 (Excluding FHLB Stock)
SC730	Federal Funds Purchased and Securities Sold Under Agreements to Repurchase
VA820-825	Equity Investments Not Subject to SFAS No. 115
VA960-975	End of Quarter Balances:
CF190-270	Mortgage Loans Disbursed:
CF435	Deposits Acquired, Net of Dispositions in Bulk Transactions (Including Non-OTS Mergers and Conversions)
SI255-266	To be completed **ONLY** by associations with Oakar Deposits:
SI255	Total deposits purchased or acquired from FDIC-insured institutions during the quarter
SI500	Regulatory Liquidity Ratio
SQ100	Did the reporting association acquire any assets through merger with another depository institution?
SQ170	If the reporting association restated its balance sheet for the first time this quarter as a result of applying push-down accounting, enter the date of the reorganization (MMDDYYYY)
CSS050	OTS Docket Number or Tax ID# of Immediate Parent
CSS080	Type of Entity (See codes in Instruction Manual)
CSS100-103	Type of Business (See codes in Instruction Manual)
CSS110	Identification Number of Subsidiary Depository Institution
CSS115	Other Business Type (Narrative limited to 20 characters)
CCR100-27	TIER 1 (CORE) CAPITAL REQUIREMENT
CCR100-20	Tier 1 (Core) Capital
CCR102	Unrealized Losses (Gains) on Certain Available-for-Sale Securities, Net of Taxes
CCR133	Disallowed Servicing Assets, Disallowed Deferred Tax Assets, and Other Disallowed Assets
CCR135-25	Adjusted Total Assets

CCR170   Disallowed Servicing Assets, Disallowed Deferred Tax Assets,
              and Other Disallowed Assets
CCR25   Adjusted Total Assets
CCR27   Tier 1 (Core) Capital Requirement
CCR30   Tier 1 (Core) Capital (20)
CCR33   Tier 2 (Supplementary) Capital
CCR35   Allowable Tier 2 (Supplementary) Capital
CCR39   Total Risk-based Capital